

# What to do if you're involved in an accident

## What do I do at the scene of the accident?

If you're involved in a motor vehicle accident, the first thing you should do is contact the police. If anyone is injured, give details to the police, then give the victims whatever help you can. To avoid injuring them further, try not to move them. If you smell or see leaking gas, call the fire department and clear the area.

The police will complete an on-the-scene accident report, something your insurance company will require to settle your claim. Cooperate with the police in giving them the necessary information, but try not to make self-incriminating statements, such as taking blame for the accident. Your comments may be used against you later.

If another driver is involved, exchange information. Be sure to obtain the other driver's license number, registration, insurance agent's name, insurance policy number. Also, write down the other driver's work and home phone numbers, address, and any passengers in the vehicle. Make notes about their injuries, if any, or if they say they are unhurt.

Record the other driver's addresses and phone numbers, businesses, and the other driver's insurance policy number, and the other driver's insurance policy number.

When someone takes photos showing the accident, take photos showing the other vehicle's license plate, and take photos showing the damage to your car. Take any other evidence that you can document what happened.

Make a sketch showing the positions of the vehicles before, during and after the collision. Keep your vehicle in place, unless you're creating a hazard. If the police can record

the exact position of the vehicles when they crashed, it will help substantiate your claim. If it is unwise to leave your vehicle in position, take reasonable steps to protect it from further damage. Set up flares, get the vehicle off the road and call a tow truck, if necessary.

While your memory is fresh, write down details of the accident, what you saw, weather conditions, wind, traffic conditions, speed of the vehicles, and what happened at the accident.

Ask the police officer for a copy of the police report.

## How do I file an insurance claim?

If you're involved in an accident, if your vehicle is damaged by fire, flood, theft, or vandalism, call your insurance company as soon as possible to report the accident. Have your policy number ready, plus all other information, phone numbers, and other information. The police must be notified immediately of any motor vehicle accident or theft.

As your professional, independent agent, we can assist you in completing the necessary paperwork; and will guide you in taking the steps you need to take to be reimbursed for your loss.

## What happens then?

Whenever you talk with anyone regarding the accident, take detailed notes. Record the time, date, name of the person and what you discussed. Include all decisions or promises made. Keep our agency fully informed and furnish us with copies of any documents you send or receive.

Save all receipts for items that your insurance policy may cover including medical expenses, rental or a hotel room if you are unable to return to town. Check with your insurance company for specific details of your policy. Contact your insurance company to generate full coverage insurance company information. Contact your insurance company for further information.

Generally, there are three methods used in handling auto accident claims:

- you will be asked to drive the car to a drive-in claims center, where an adjuster will inspect your car and issue an estimate of damages; or
- you will be asked to take the vehicle to several body shops for estimates, and then turn the estimates over to the adjuster; or
- your insurance company will contact an adjuster to review your case and expedite your claim. Get the adjuster's name, address and the name of the firm. If an adjuster has not contacted you within 10 days, notify us.

When reviewing an estimate with the adjuster, find out if the damaged parts are to be repaired or replaced. Determine whether the estimate is for original manufacturer or third-party parts, and if that type of part is covered by the terms of your policy.

After you have received authorization to repair your vehicle, make an appointment with a reputable repair shop. Ask how long the job should take and find out if the needed parts are in stock.

If the cost of the repairs exceeds the estimate, ask the shop to notify the adjuster for authorization.

Remember, you're not in this alone. We are trained and willing to help you with every step in this process.

